

FIG. 1 is a block diagram of a system for enabling payment transactions between a payor and a payee. The system includes a payor (110) and a payee (130). The payor (110) is connected to a phone (140) and a computer (120). The payee (130) is connected to a phone (140) and a computer (120). The phone (140) and computer (120) are connected to a POTS (155) and an Internet (150). The POTS (155) and Internet (150) are connected to a User Interfaces (180). The User Interfaces (180) are connected to a Payment Enabler (170). The Payment Enabler (170) is connected to Money Handlers (160) and an Agent Location (140). The system is enclosed in a dashed box (100).

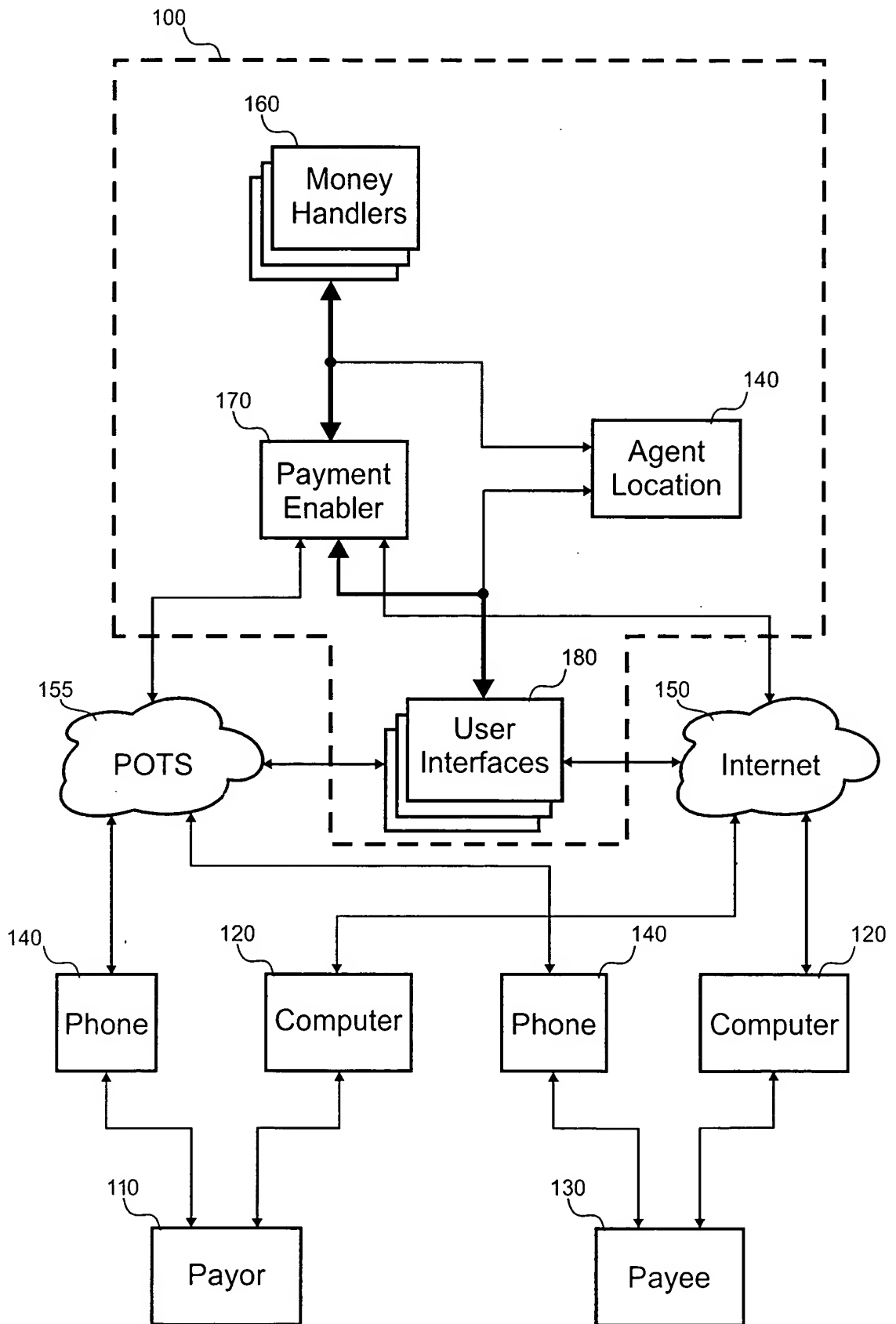


Fig. 1



200

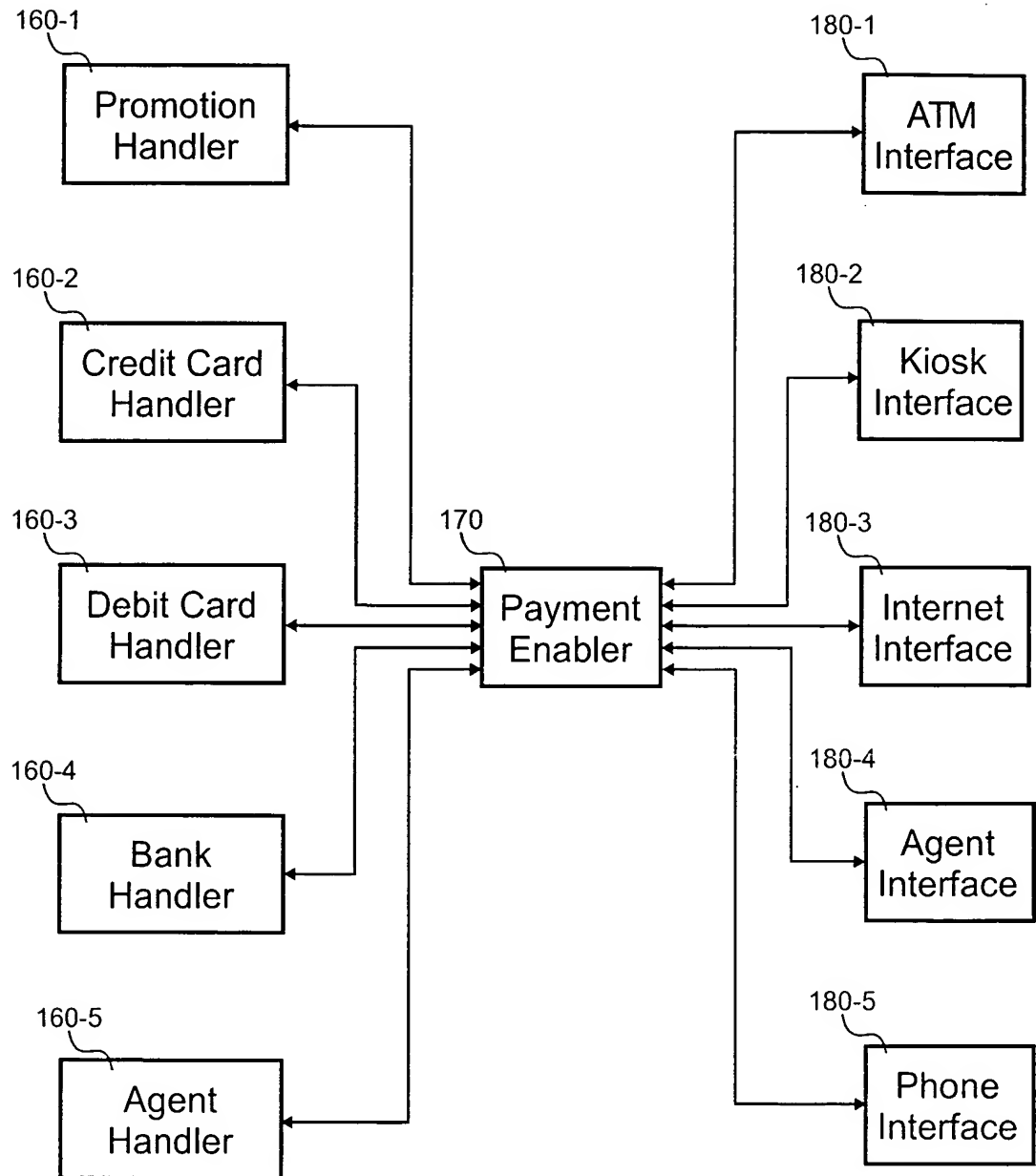


Fig. 2

FIG. 3 is a block diagram of a system 170 for processing payments. The system 170 includes a Payment Controller 304, an Exchange Rate Database 332, a Payment Conversion module 328, a Billing Function 312, a Messaging Function 316, an Enabler Interface 320, a User Database 324, and Handler Interfaces 308. The Payment Controller 304 is connected to the Exchange Rate Database 332, the Payment Conversion module 328, the Billing Function 312, the Messaging Function 316, the Enabler Interface 320, and the User Database 324. The Handler Interfaces 308 are connected to the Payment Controller 304. The system 170 is enclosed in a dashed box 170.

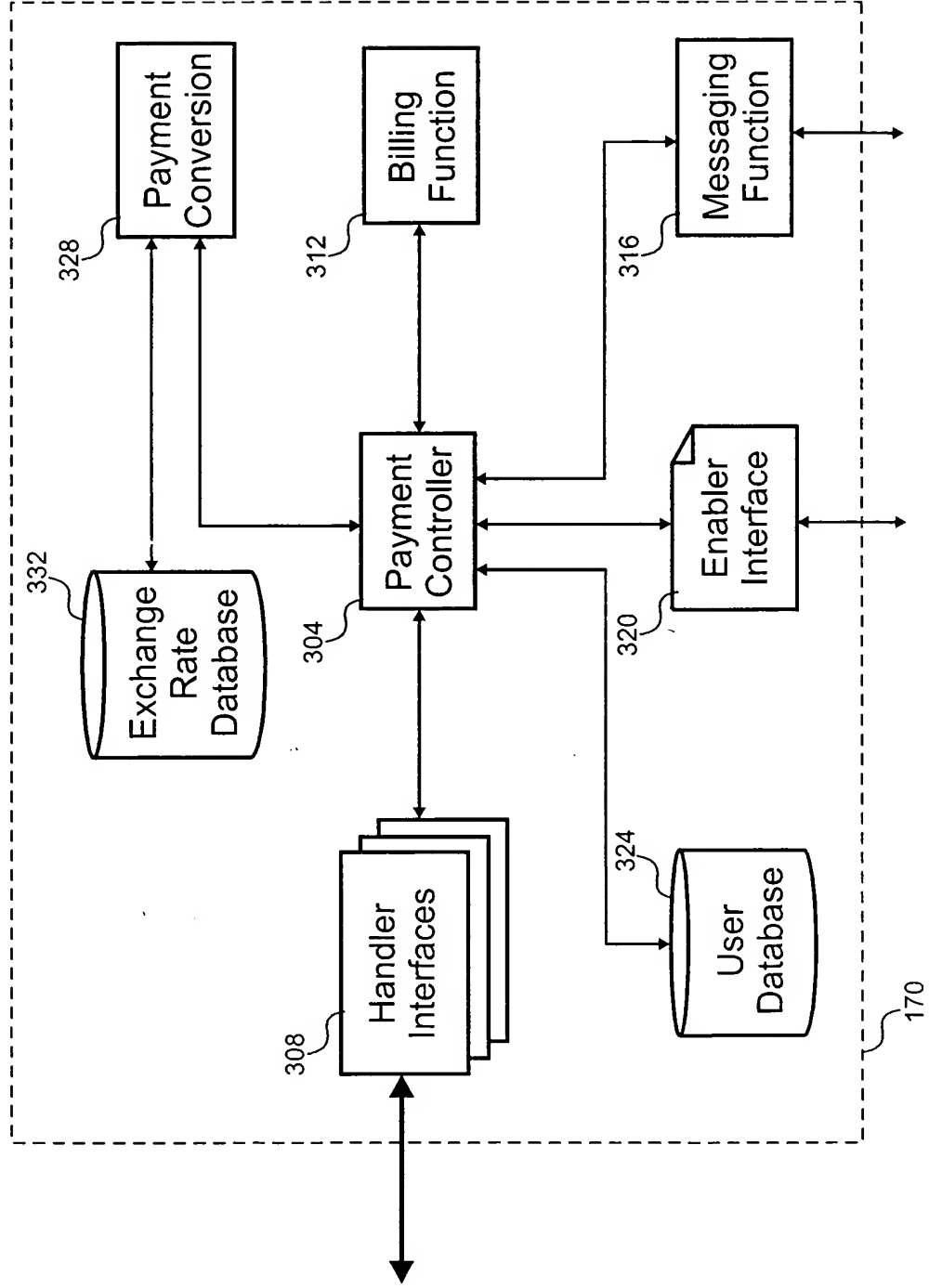


Fig. 3

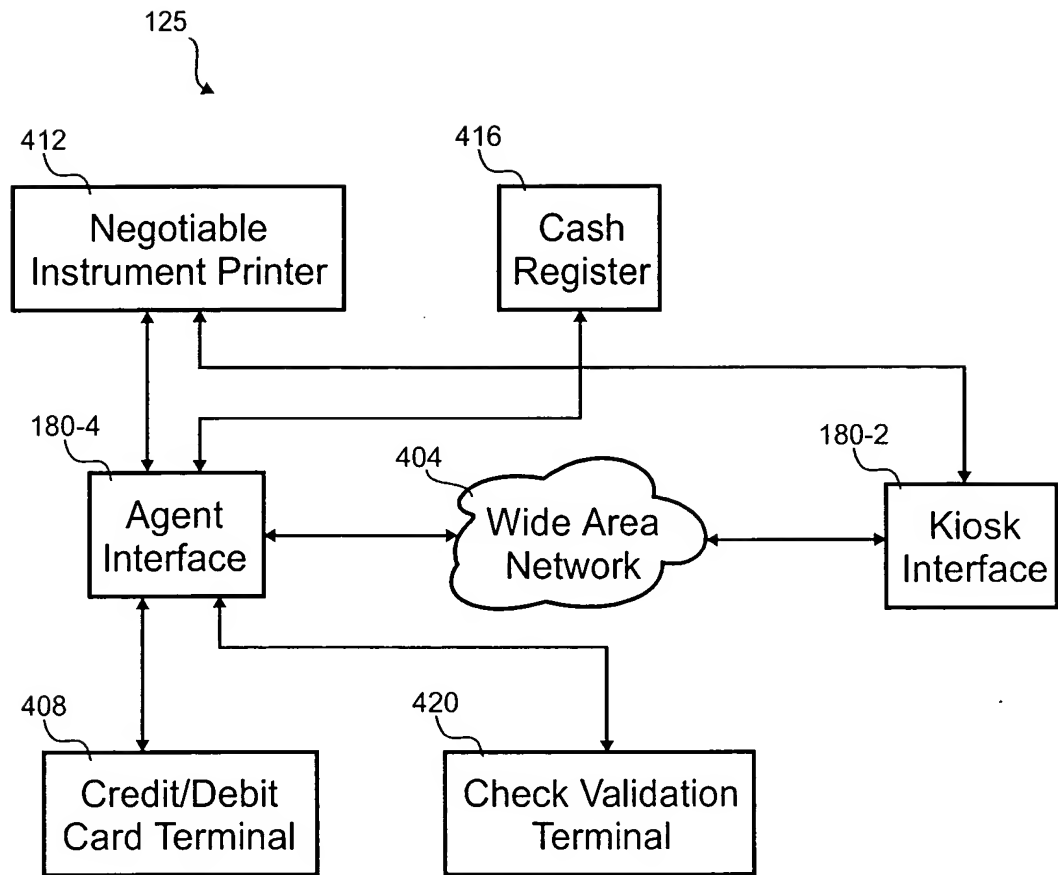
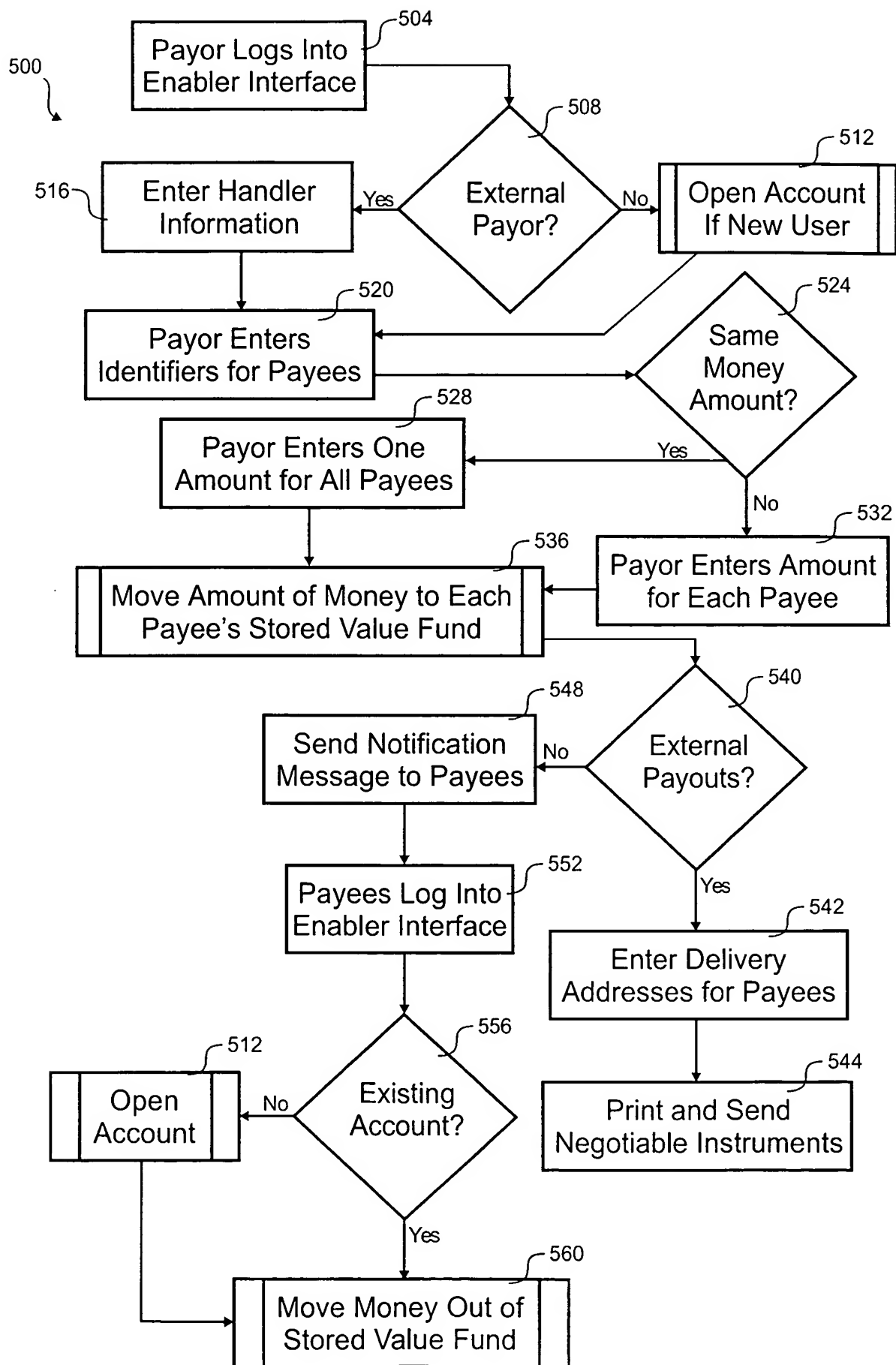
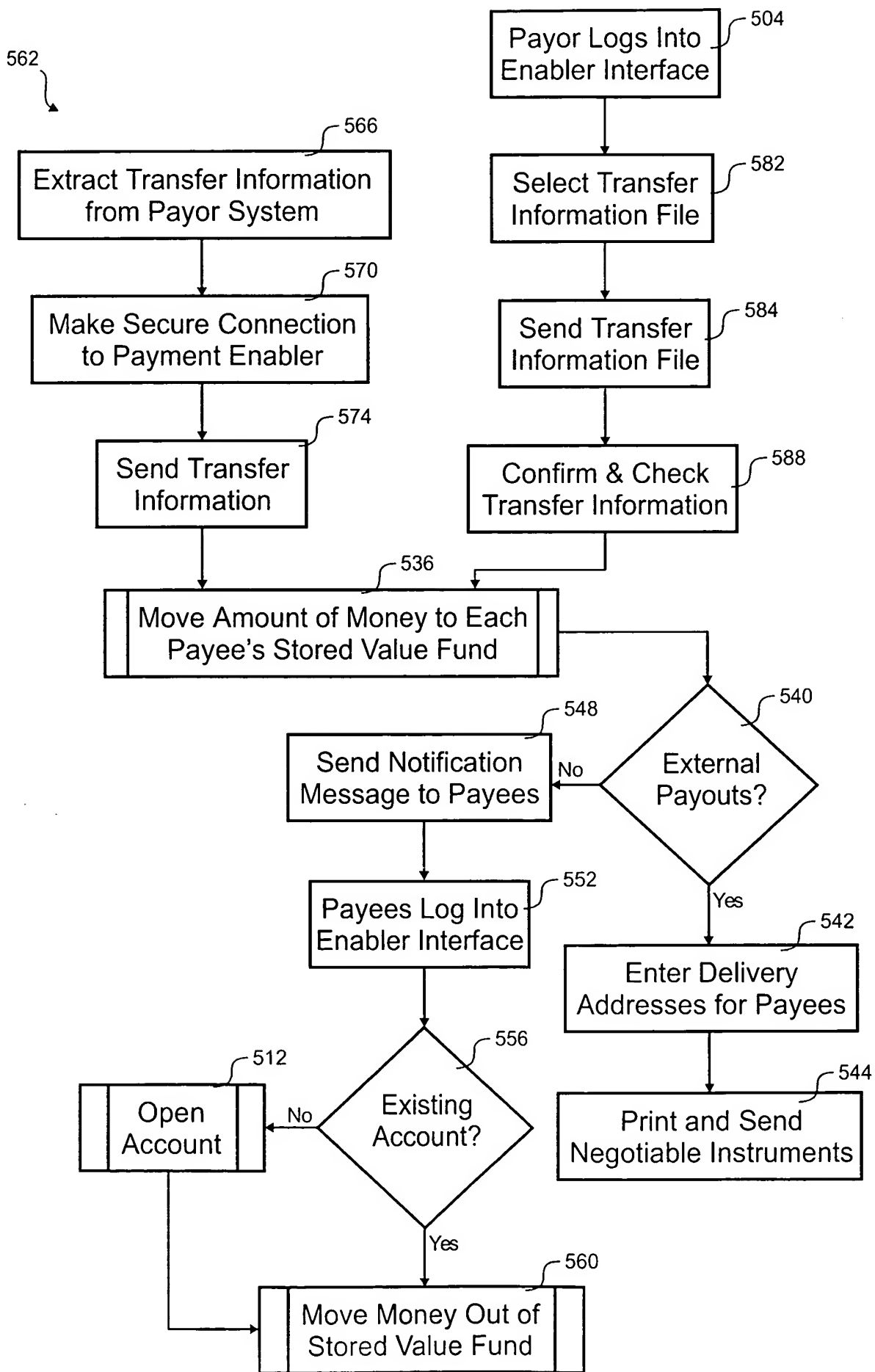
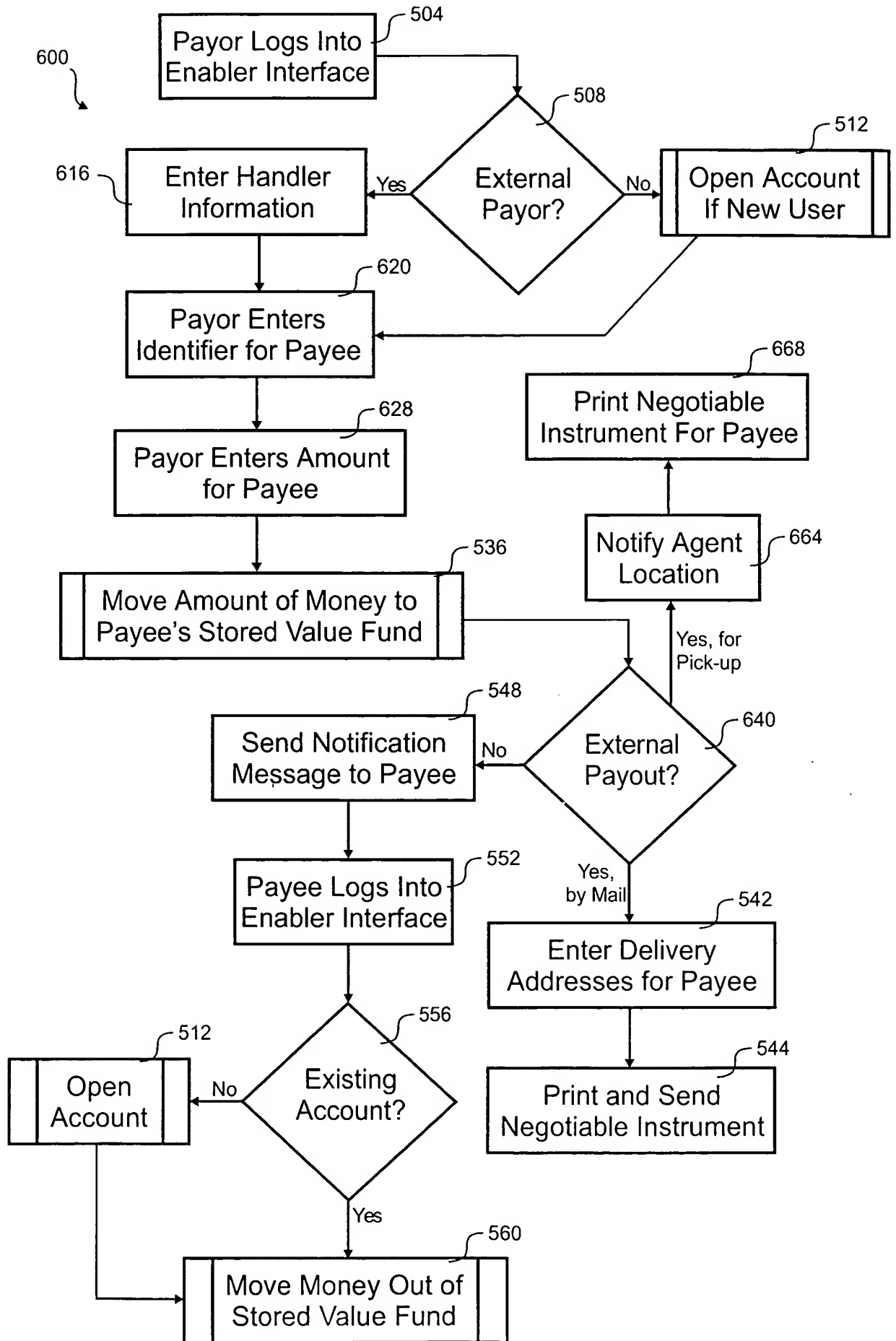


Fig. 4







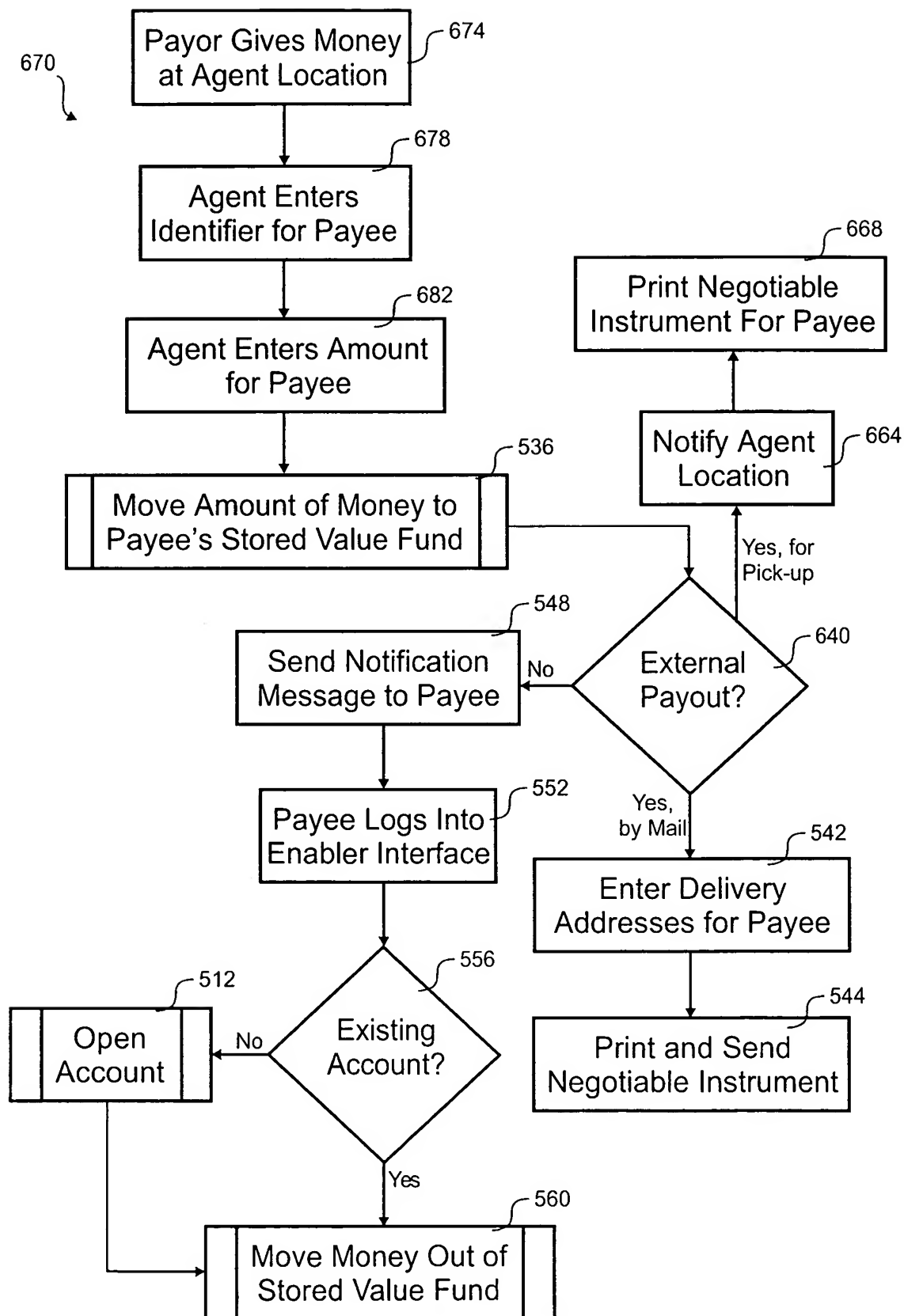
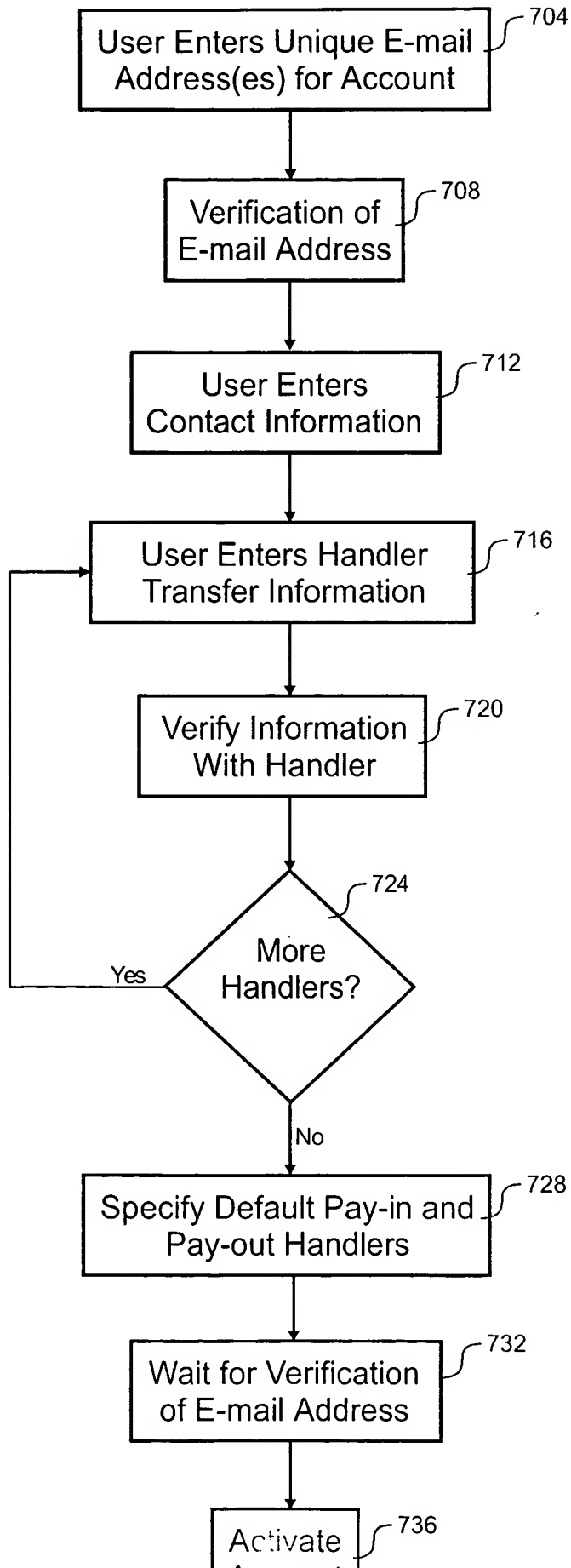


Fig. 6B



512



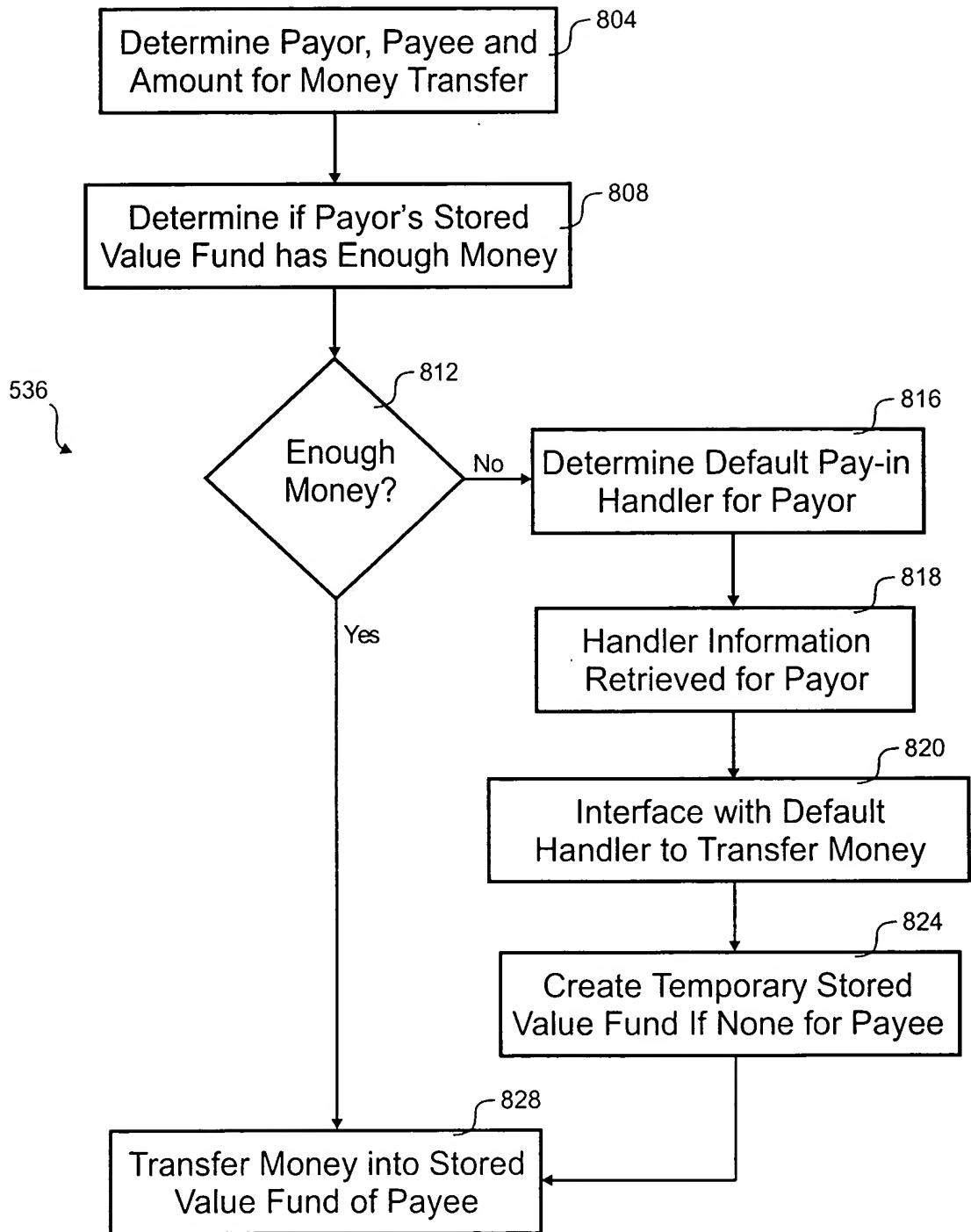


Fig. 8

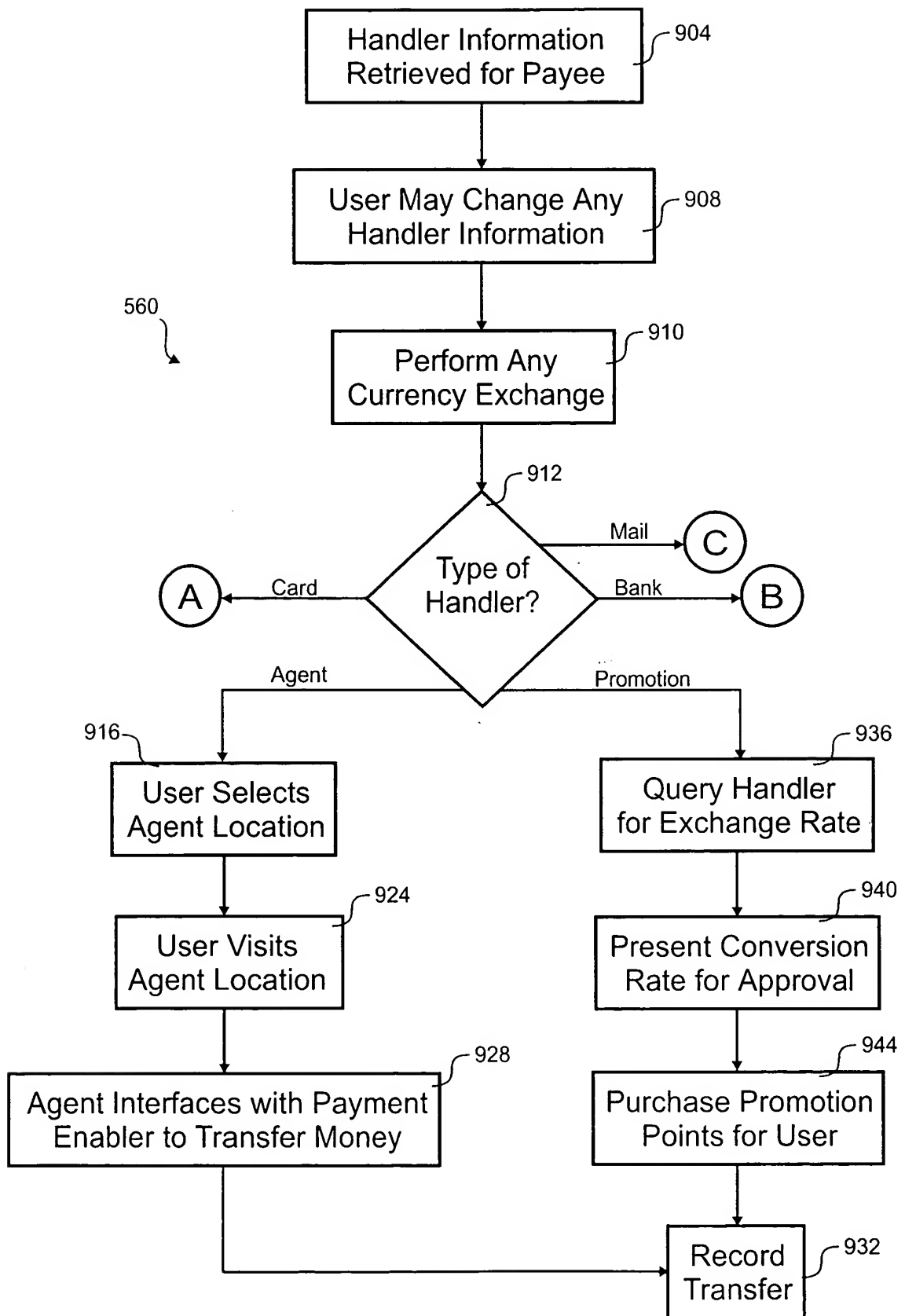


Fig. 9A

FIG. 9B is a flowchart illustrating a process for recording a transfer. The process starts with three parallel paths: Path A (Card), Path B (Bank), and Path C (Mail). Path A involves formulating a credit message, contacting the bank for authorization, and confirming authorization. Path B involves preparing a money transfer message, sending it to the handler bank, and confirming receipt. Path C involves entering delivery addresses, choosing a delivery method, and printing and sending a negotiable instrument. All three paths converge at a final step: Record Transfer.

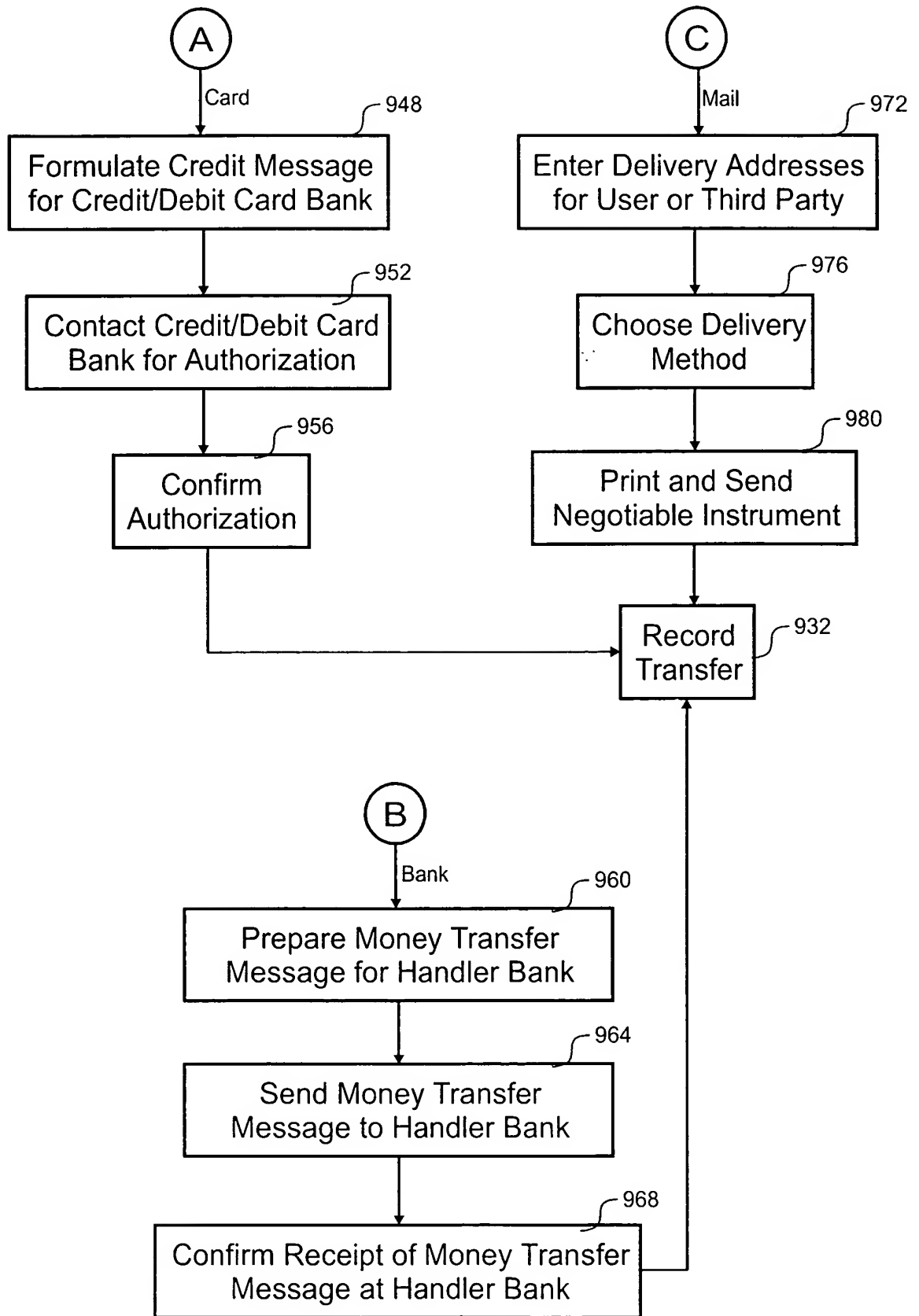


Fig. 9B

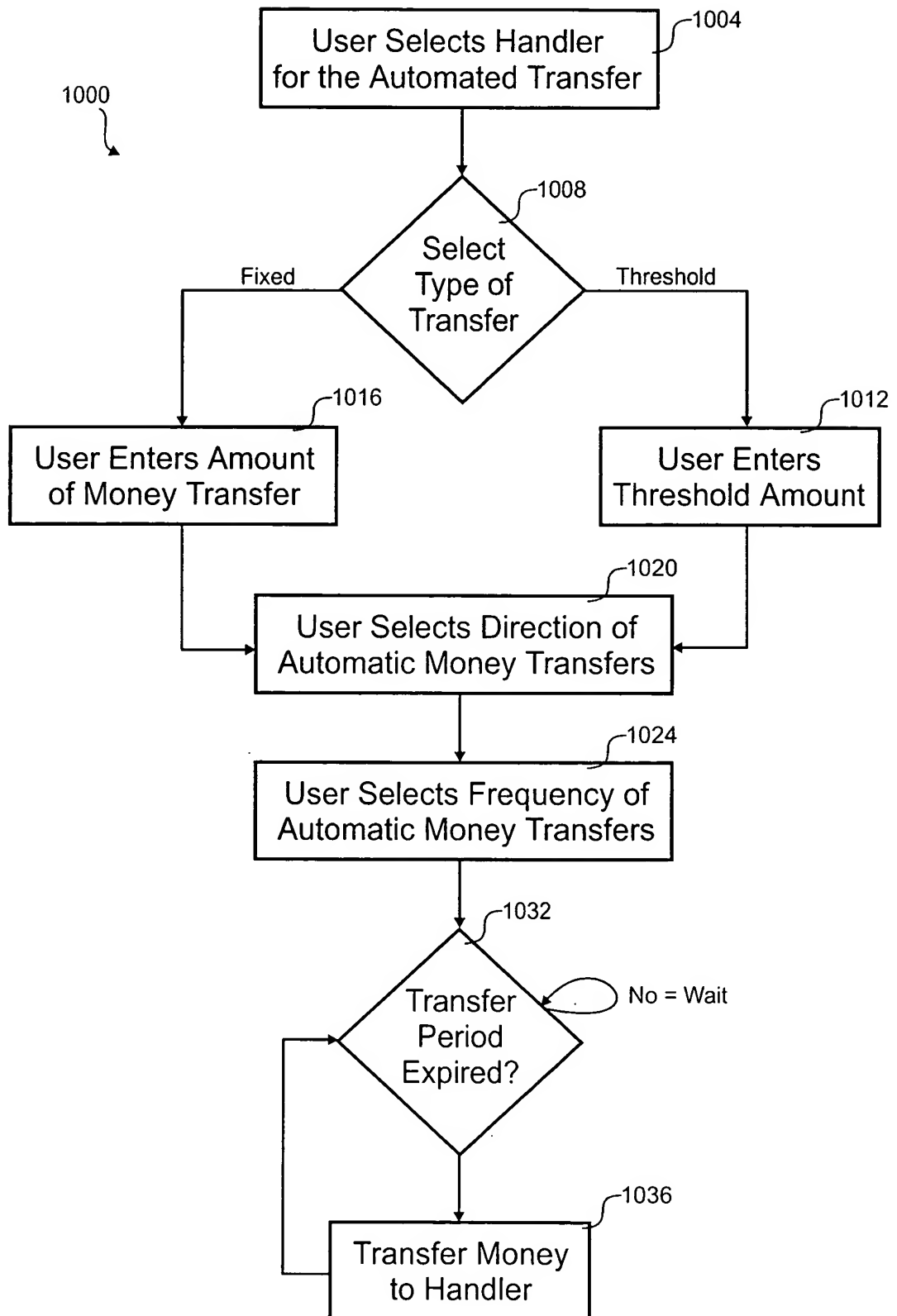


Fig. 10

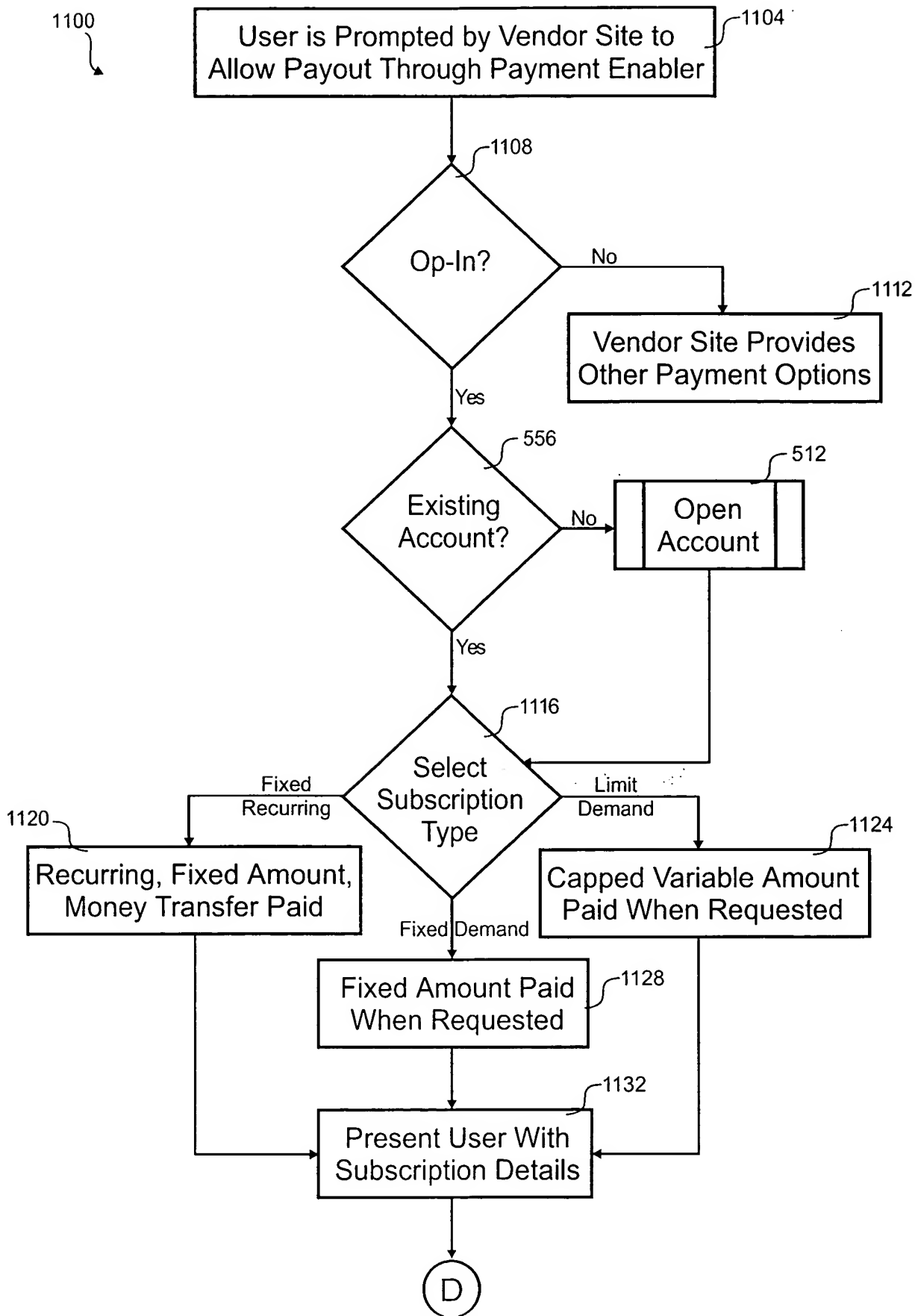
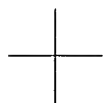


FIG. 11A

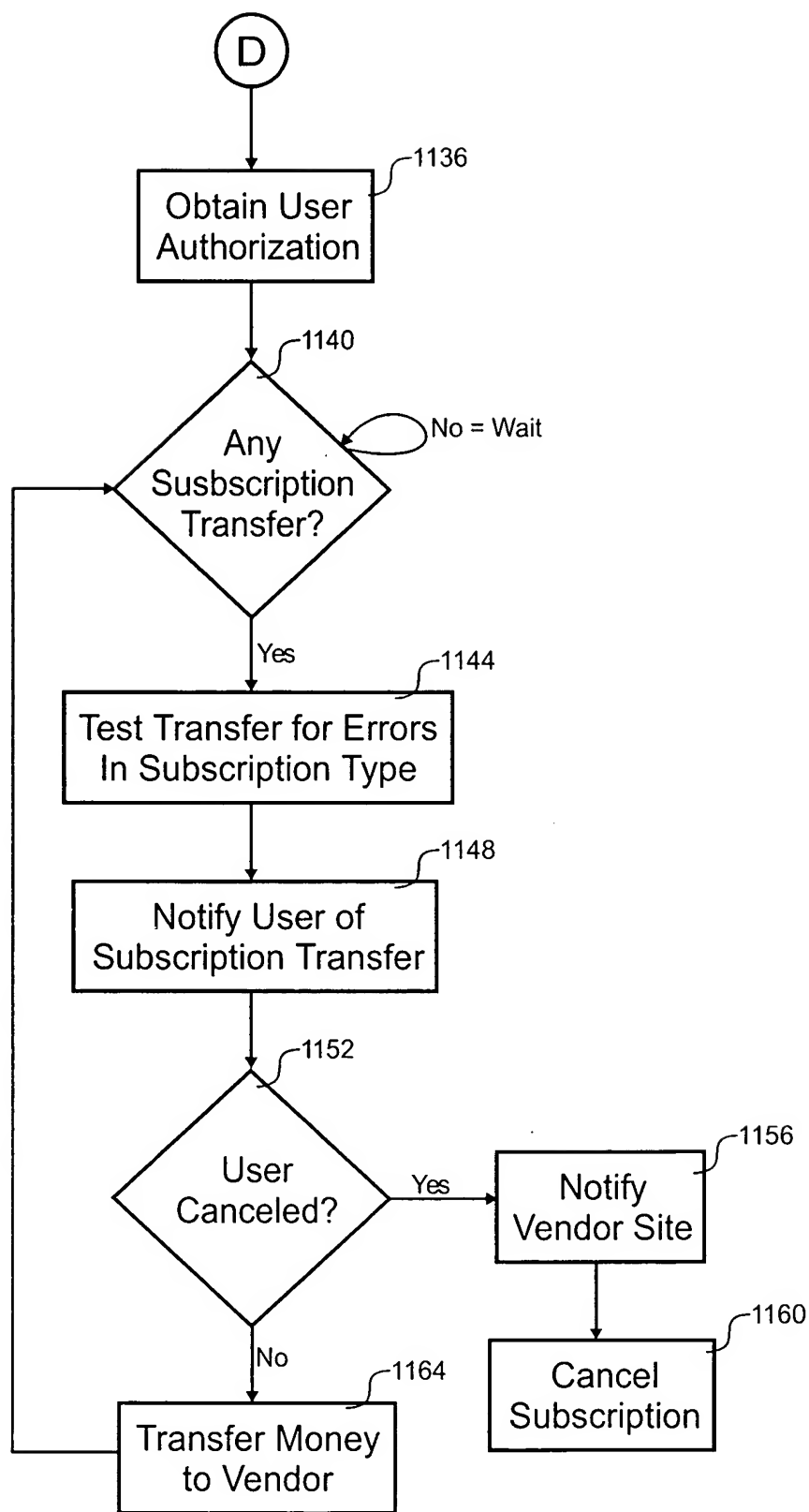


Fig. 11B